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PACK STRUCTURE**Abstract of the Disclosure**

5 An insulated pack has a main, insulated compartment suitable for holding refreshments at either a warmed or chilled temperature. It also has another compartment for valuables that has receptacles for such objects as cellular telephone handsets, wallets, and keys. It has a reinforced web framework structure, and a carrying handle mounted on the lid. Use of two of these packs, allows a user to keep different objects at different temperatures. The pack is particularly useful for attachment to a golf bag or golf cart to provide cool drinks during a round of golf.

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